

**ABSTRACT OF THE DISCLOSURE****SECURE USER CERTIFICATION FOR ELECTRONIC COMMERCE**  
**EMPLOYING VALUE METERING SYSTEM**

A system and method include means for processing a cryptographic  
5 certificate adapted to provide security functionality. A register means is  
provided and means for adjusting the register means to account for services  
when the cryptographic certificate is processed. In accordance with another  
aspect, a system and method include a register means for storing funds.  
Means are provided for processing a digital token providing proof of postage  
10 payment and means are also provided for processing a cryptographic  
certificate adapted to provide security functionality. Means debit funds  
stored in the register means when the digital token is processed and when  
the cryptographic certificate is processed. Processing the cryptographic  
certificate may involve many functions such as providing security services  
15 and/or certificate management functions (including generating and verifying  
cryptographic certificates) and/or key management functions and/or access  
to any needed private keys to perform security services. Processing the  
digital token may include generating the digital token or issuing the digital  
token.